

**REMARKS/ARGUMENTS**

Claims 1-6, 8-9, 11-15, and 17-20 are pending upon entry of this amendment. Claims 1, 4-6, 8-9, and 11-15 have been amended. Claims 7, 10, and 16 have been canceled. No new matter has been added by the amendments.

Claims 1-9, 11-15 and 17-20 are rejected under 35 U.S.C. §112, second paragraph, as allegedly being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

Claims 1-7, 9, 11-15, and 17-20 are rejected under 35 U.S.C. §103(a) as allegedly being unpatentable over Lencki et al., US 2002/0049617 A1 (Lencki) in view of Crus et al., Patent Number 5133068 (Crus).

***Claim Rejections - 35 U.S.C. §112***

The claims have been amended to clarify the claim terms “new deductible” and “current deductible.” The claims have also been amended to remove other instances of claim terms alleged to be unclear. Applicants respectfully submit that the claims as amended are in condition for allowance and request that the pending rejection under Section 112 be withdrawn.

***Claim Rejections - 35 U.S.C. §103(a)***

Claim 1, as amended, recites “setting the renewal deductible equal to the current deductible if the new deductible indicator is in the negative state and the set of available deductibles includes the current deductible; and mapping the current deductible to one of the set of new deductibles in the fourth table and setting the renewal deductible equal to the one of the set of new deductibles if the new deductible indicator is in the positive state and if the set of old deductibles includes the current deductible,” among other elements. Applicants respectfully submit that the cited references do not teach or suggest at least these claim elements in the manner claimed.

Applicants understand the cited portions of Lencki to discuss a system and method for facilitating selection of an insurance policy with a particular deductible for the benefit of the insured party. Applicants respectfully submit that Lencki does not teach or suggest

setting a renewal deductible as recited by claim 1. Furthermore, the other cited references do not make up for these deficiencies in Lencki. For at least these reasons, claim 1 is in condition for allowance. Claims 9 and 15 are allowable for similar reasons as discussed in relation to claim 1.

Claims 2-6 and 9, 11-14, and 17-20, which depend from claims 1, 9, and 15, respectively, are in condition for allowance, for at least the reasons discussed in relation to claims 1, 9, and 15, as well as for the additional elements they recite.

### **CONCLUSION**

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

Further, the Commissioner is hereby authorized to charge any additional fees or credit any overpayment in connection with this paper to Deposit Account No. 50-4184.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 650-326-2400.

Respectfully submitted,

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